A publication of the North Dakota Insurance Department

# What is the effect of the economic crisis on volunteering?

Energize, Inc. tackled this tough question in its November Hot Topic column. Learn how the current recession could affect your volunteer program, discover ways to make the best of volunteerism during these hard times, and share your opinions too!

All agencies currently appreciating the gifts that volunteers bring to the work place will find this article very interesting and encouraging. It is worth the time to

review people's responses (http://www.energizeinc.com/hot/2008/08nov-res.html). Our experience at Prescription Connection is that volunteers have brought a wealth of experience, enthusiasm and optimism to the program. Their richness has added a dimension of professionalism to the Prescription Connection program.

Source: HAP Newsletter December 2009

## New oncology application from Eli Lilly

Eli Lilly has a new oncology application PatientOne for: Gemzar(B)\*, Gemcetabine(G)\*\* and Alimpa(B), Pemetrexed(G).

If you need an application, contact Prescription Connection at 1-888-575-6611.

\*Brand name \*\*Generic



Adam Hamm Insurance Commissioner

Welcome to the *RxConnector* newsletter!

Dear friends,

This newsletter is designed to keep you upto-date about the Prescription Connection for North Dakota program and to keep you in the know about the various prescription assistance programs that are available. From time to time, we may also include other items of interest related to Medicare and the State Health Insurance Counseling (SHIC) program.

As always, thank you so much for all that you do for the Prescription Connection program.

Without your help, our work would be that much

harder. Your efforts are valued and appreciated.

If you have items of interest that you think should be included in this newsletter, we would love to hear about them. Please contact Sharon St. Aubin at sstaubin@nd.gov or call her at 1.888.575.6611.

Adam Hamm Insurance Commissioner



RxConnector is a publication of the Prescription Connection for North Dakota program.

Contact us at:

1.888.575.6611 insurance@nd.gov www.nd.gov/ndins

## New generic medications

Each year, the Food and Drug Administration (FDA) approves scores of generic drugs that treat a wide variety of conditions and help consumers save money. Significant approvals for prescription products granted by FDA's Office of Generic Drugs since March 2008 include:

- Risperidone Tablets
- Divalproex Sodium Delayed-Release Tablets
- Ropinirole Hydrochloride Tablets

- Dorzolamide and Timolol Maleate Ophthalmic Solution
- Galantamine

For more information on each of these generics go to http://www.fda.gov/consumer/updates/generics020209. html.

## Pfizer to buy Wyeth for \$68 billion, cut jobs

Pfizer Inc. is buying rival drug maker Wyeth in a \$68 billion cash-and-stock deal that will increase its revenue by 50 percent, solidify its No. 1 rank in the troubled industry and transform it from a pure pharmaceutical company into a broadly diversified health care giant.

At the same time, Pfizer announced cost cuts that include slashing more than 8,000 jobs.

The deal comes as Pfizer's profit takes a brutal hit from a \$2.3 billion legal settlement over allegations it marketed certain products for indications they have not been approved. The New York-based company is also cutting 10 percent of its work force of 83,400, slashing its dividend, and reducing the number of manufacturing sites.

Pfizer, the maker of cholesterol treatment Lipitor, the world's top-selling drug, and impotence pill Viagra, said it will pay \$50.19 per share under for Wyeth, valuing Madison, N.J.-based Wyeth at a 14.7 percent premium to the company's closing price of \$43.74 recently.

Pfizer has been under pressure from Wall Street to make a bold move as it faces what is referred to as a patent cliff in the coming years. As key drugs lose patent protection they will face generic competition and declining sales. Lipitor is expected to face generic competition starting in November 2011. It brings in nearly \$13 billion per year for the company.

Acquiring Wyeth helps Pfizer diversify and become

less-dependent on individual drugs—Lipitor now provides about one-fourth of all Pfizer revenue—while

adding strength in biotech drugs, vaccines and consumer products. Wyeth makes the world's top-selling vaccines. Prevnar for meningitis and pneumococcal disease. and comarkets



with Amgen Inc. the world's No. 1 biotech drug, Enbrel for rheumatoid arthritis.

Together, the two companies will have 17 different products with annual sales of \$1 billion or more, including top antidepressant Effexor, Lyrica for fibromyalgia and nerve pain, Detrol for overactive bladder and blood pressure drug Norvasc.

Source: Associated Press

# Medicare rule expands coverage of off-label cancer treatments

A November 2008 change in Medicare policy to expand coverage of drugs for off-label uses to treat cancer patients "has sparked questions about rising health care costs and the influence of drug makers," the *Wall Street Journal* reports. The new rule expanded from one to four the number of guides—also known as compendiums—on which Medicare relies to authorize a drug for use on a certain form of cancer (Armstrong, *Wall Street Journal*, 1/27).

According to the *New York Times*, the authors of the compendiums, who are not affiliated with the federal government, evaluate medical literature to make their recommendations. The new rules changed the compendiums' authority. Under the previous rules, Medicare representatives were supposed to consult reference guides or compendiums and use their own

discretion to interpret recommendations in determining which treatments were covered. However, the decision now is based only on the compendiums, "even when there is little clinical evidence behind a particular recommendation," according to the *Times*. The *Times* reports that if one of the compendiums recommends a cancer treatment, Medicare is "essentially obliged to pay for it -- unless one of the other guides specifically advises against it," according to the *Times* (Abelson/Pollack, *New York Times*, 1/27). According to the *Journal*, the new guides consider more drugs effective for more cancers than the previous guide did (*Wall Street Journal*, 1/27). Medicare officials will review the choice of compendiums annually, according to the *Times*.

Source: Kaiser Daily Health Policy Report

## Booklet explaining guardianship responsibilities available now

Court-appointed guardians in North Dakota provide a valuable service for vulnerable individuals, often making significant decisions involving financial or health care situations. North Dakota is stepping up efforts to educate guardians about their important role.

A North Dakota Olmstead Commission Work Group, together with the North Dakota Department of Human Services' Aging Services Division, has developed a booklet and fact sheet. They contain information about how court-appointed guardianships are established and the roles and responsibilities of guardians, and are intended to be resources for current and prospective guardians, families considering establishing a guardianship, and others.

"Guardianship is rarely simple," said Teresa Larsen, work group co-chair and Executive Director of the ND Protection and Advocacy Project. "It is put into place only when a court is convinced that all possible alternatives have been exhausted. We developed these materials to improve the quality of guardianships."



The "Guardianship Handbook: Guide for Court Appointed Guardians in North Dakota" and the related one-page fact sheet are available on-line at http://www.nd.gov/dhs/info/pubs/aging.html.

Source: North Dakota Department of Human Services

## Insurers overcharged Medicare for prescriptions, report finds

Insurance companies involved in the Medicare prescription drug benefit have overcharged subscribers and taxpayers by several billion dollars, according to the inspector general for the Department of Health and Human Services. Eighty percent of the participating insurance companies owe the program an estimated \$4.4 billion for 2006 alone

Medicare, however, has been slow to do something about it. In fact, the agency doesn't even know how much money the insurance companies owe taxpayers because it hasn't begun most of the financial audits needed to determine that.

McCaskill, a former state auditor, has asked the Centers for Medicare and Medicaid Services, which administers the program, to explain why so many audits haven't been done and how it plans to collect the \$4.4 billion.

For 2006, the first year of the program, Medicare was required to perform 165 audits. However, the inspector general found that, as of April, it had begun only seven, or 4 percent.

With 158 other audits from 2006 remaining to be done and audits for 2007 and 2008 waiting in the wings, problems found in the first year of the program aren't

likely to be fixed before 2010, according to the inspector general's report.

"Delaying financial audits increase the risk that (the companies) will use inaccurate and unsupported ... data to estimate the cost of providing Part D benefits in future plan years," the report said.

In response to the findings, the Medicare agency issued a statement indicating that as of Jan. 28, it had either begun or completed 103 of the 165 required audits for the plan in 2006.

However, none of the findings resulted in changes to the program, the inspector general found, because the bid audits are done after the contracts with the insurance companies are signed and beneficiaries are enrolled. The insurance companies never faced penalties for their mistakes and overcharges because the bid audits don't say whether errors are "misrepresentations" or honest mistakes.

That means problems haven't been fixed, the inspector general said.

Source: Miami Herald

## FDA panel recommends ban on the painkiller Darvon

Government medical advisers recently recommended a ban on Darvon, a prescription medicine that's been used to treat pain for more than 50 years but left a trail of problems such as addiction and suicide.

A Food and Drug Administration advisory panel voted 14-12 to recommend withdrawing Darvon after a daylong hearing examining its risks and benefits. The FDA is not required to follow the recommendations of its advisers, but often does so.

Darvon was first approved in 1957, when there were few alternatives for treating pain except aspirin and

powerful narcotics. Now mainly marketed as Darvocet, which includes a dose of acetaminophen, the drug remains one of the top 25 most commonly prescribed medications. More than 20 million prescriptions were written in 2007.

The consumer group Public Citizen had petitioned the FDA to withdraw Darvon because the drug offers relatively weak pain relief and poses an overdose risk, with the potential to be used in suicides.

Source: Associated Press

## Tax-Aide sites opening in North Dakota

Beginning Monday, Feb. 2, AARP Tax-Aide sites in North Dakota will begin to open. Tax-Aide is the nation's largest, free, volunteer-run tax preparation service, where volunteers commit their time and talents to help their neighbors. This service is available to middle- and low-income taxpayers of all ages with special attention to those 60 and older.

IRS-certified volunteers are trained to assist in filing accurate returns and help taxpayers receive all of the benefits, credits and deductions to which they are entitled. Most AARP Tax-Aide sites e-file returns, also at no cost, which helps taxpayers get refunds quickly. Every taxpayer's return is quality reviewed and all information is kept confidential.

This year almost 100 volunteers will staff these 15 sites across the state.

#### **Bismarck**

Senior Center, 9 a.m.–noon Monday and Friday 12:30–4 p.m. Wednesday

<u>Public library</u>, 1–8 p.m. Tuesday; 9:30 a.m.–12:30 p.m. Wednesday and Saturday; 1–5 p.m. Thursday

**Dickinson** <u>Public Library</u>, 1–4 p.m. Tuesday and Thursday

#### **Fargo**

Olivet Lutheran Church, 9 a.m.–3:30 p.m. Monday and Friday

<u>Hjemkomst Center (Moorhead)</u>, 9 a.m.–3 p.m. Thursday <u>Christ the King Lutheran Church (Moorhead)</u> 9 a.m.– 3 p.m. Monday

#### **Grand Forks**

<u>Campbell Library (East Grand Forks)</u>, 1–5 p.m. Monday and Thursday; 9 a.m.–noon Saturday

**Hankinson** Four U Insurance Agency, 9 a.m.–5 p.m. Monday through Friday; 9–11 a.m. some Saturdays

**Jamestown** Alfred Dickey Public Library, 11 a.m.– 2 p.m. Saturday

#### Mandan

<u>Public Library</u>, 9:30 a.m.–12:30 p.m. Monday, Thursday and Saturday; 6–8 p.m. Thursday

#### Minot

American Red Cross Building (east door), 2021 4th Ave. NW, 10 a.m.–3:30 p.m. Tuesday and Thursday. Saturday by appointment only. Call 701-720-0170 between 5–8 p.m. weekdays to make an appointment.

Oakes Senior Center. By appointment only. Call 701-742-3237.

**Valley City** Barnes Co. Senior Center. 8:30–11:30 a.m. Wednesday by appointment. Call 701-845-4300 to make an appointment.

**Wahpeton** Senior Center, 9 a.m.–3 p.m. Tuesday by appointment only

**West Fargo** <u>library</u>, 6–8 p.m. Monday; 10 a.m.–3:30 p.m. Tuesday and Wednesday

#### Bring the following items with you:

- Social Security cards for yourself and all dependents
- Photo ID
- Copy of last year's income tax return(s)
- Any of the following you have received:
  - W-2 forms from each employer
  - Unemployment compensation statements
  - SSA-1099 form if you receive Social Security
  - All 1099 forms (1099-INT, 1099-DIV, 1099-B, etc.) showing interest and/or dividends
  - Documentation showing original purchase price of sold assets
  - 1099-misc. showing any miscellaneous income
  - 1099-R form if received pension or annuity
  - All forms indicating federal income tax paid
  - All receipts or canceled checks if itemizing deductions
  - IRS notice showing amount of Stimulus Payment received in 2008
- Dependent care provider information (name, employer, ID, Social Security number)
- Statement of Real Estate Tax paid in 2008

AARP Tax-Aide sites are open through the April 15 tax deadline. For more information call toll-free 888-227-7669 or visit www.aarp.org/taxaide. People interested in becoming a Tax-Aide volunteer can apply on the AARP website.

Source: AARP

# Valuable tax credit available for some low to moderate income workers

The Arc of the United States is a national partner of the Real Economic Impact Tour (REI Tour), a public private partnership with the IRS to assist people with disabilities in tax preparation and financial information.

People who work but don't earn a lot of money may be eligible for the Earned Income Tax Credit (EITC), as well as free help preparing their tax return.

IRS estimates that 20 to 25 percent of eligible taxpayers fail to claim the credit which could put as much as \$4,824 into the pockets of a family with two children, or send as much as \$2,917 to a family with one child, or up to \$438 for a worker with no children. The Earned Income Tax Credit is the federal government's largest program benefiting lower earning workers.

Taxpayers with the earnings of or below \$38,646 (\$41,646 if married filing jointly) for families with

two or more children; \$33,995 (\$36,995 married filing jointly) for families with one child or \$12,880 (\$15,880 married filing jointly) if there are no children should check to see if they qualify.

The EITC is a valuable but complex tax break. Free help is available to determine eligibility and file to claim the credit at Volunteer Income Tax Assistance (VITA) sites or, for those who cannot visit a site during hours/days of operation, at a local IRS Taxpayer Assistance Center.

To locate a VITA site near you, call 1-800-829-8482 and for more information on where to locate your local IRS Taxpayer Assistance Center, please call the toll free number 1-800-829-1040 or visit IRS.gov.

For more information contact:

Richard Keeling, Senior Tax Analyst, Internal Revenue Service, 404-338-8814; Richard.keeling@irs.gov.

## AARP Foundation offers scholarships for women



Women in North Dakota 40 and older may be eligible to receive scholarships from the AARP Foundation. The scholarships will be awarded to those who are seeking new job skills, training and educational opportunities to support themselves and their families.

For an application and more information, go to www.aarpfoundationwlc.org. Those interested can submit their application online.

Source: AARP Newsletter February 2009

## Drug coupon information at www.needymeds.org

Coupons for free offers of brand name medicine, rebates or other free medical supplies can be found through NeedyMeds.org. These coupons require a prescription. There are coupons for drugs that are not available through a patient assistance program.

These offers vary. Many of the coupons offer rebates for \$10 to \$20. Others provide a 7 to 30 day supply of the medication. Some are for medical supplies.

# Introducing a new savings program for CellCept patients

Patients taking CellCept may be eligible to participate in the CellCept Coupon Program.

Patients may present a CellCept Coupon Card when having a prescription for CellCept filled. With the card, patients can save up to \$100 on every CellCept prescription and refill. This program will run through Dec. 31, 2009.

This program is not valid for government payors such as Medicaid, Medicare and TRICARE. Please see full eligibility requirements below.

### Here is how to process claims with the CellCept Coupon Card

#### For a patient paying cash

- Claims should be submitted to Therapy First
- A valid Other Coverage Code is required
- The patient's out-of-pocket cost will be reduced by up to \$100
- You will receive this in your next reimbursement from Therapy First plus a handling fee

#### For a patient paying with an authorized third party

- First submit the claim to the Primary Third Party Payor
- Submit the balance due to Therapy First as a Secondary Payor as a co-pay only billing
- Use Other Coverage Code Indication

For any questions regarding Therapy First online processing, please call 1-800-422-5604.

## Here is how to obtain CellCept Coupon Cards

Patients can obtain Coupon Cards by calling 1-877-509-CCFL (2235). For additional educational resources, patients can also visit www.cellceptforliving.com.

This program is paid for by Roche. Offer good through 12/31/09. Offer valid for patients who have been prescribed CellCept for a kidney, heart or liver transplant. Void where prohibited by law, taxed or restricted. Not valid if reproduced. The offer is not valid for prescriptions covered under Medicaid, Medicare, TRICARE or any other federal or state health care program. Offer good in the United States and Puerto Rico: offer not valid for residents of Massachusetts. Roche reserves the right to cancel or change this offer at any time without notice. Roche respects your right to have personal and medical information kept confidential. Roche and companies working with Roche, will not seek personally identifiable information from any pharmacy with respect to this program, unless the individual redeems this coupon. Limit 1 card per patient. No substitutions permitted.